

## UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF OHIO  
EASTERN DIVISION

In re: BRENDA STEPHENS-BRICKER

Case No.: 20-14640-jps

Debtor(s)

## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lauren A. Helbling, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/16/2020.
- 2) The plan was confirmed on 03/09/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on 09/17/2022, 02/09/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 11/20/2023.
- 6) Number of months from filing or conversion to last payment: 33.
- 7) Number of months case was pending: 37.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 152,775.00.
- 10) Amount of unsecured claims discharged without full payment: .00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor: \$43,916.94

Less amount refunded to debtor: \$.00

**NET RECEIPTS:** \$43,916.94Expenses of Administration:

Attorney's Fees Paid Through The Plan: \$2,200.00

Court Costs: \$.00

Trustee Expenses and Compensation: \$2,488.25

Other: \$.00

**TOTAL EXPENSES OF ADMINISTRATION:** \$4,688.25

Attorney fees paid and disclosed by debtor: \$800.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ALLY BANK	Unsecured	5,178.69	5,168.21	5,168.21	.00	.00
ALLY FINANCIAL	Unsecured	NA	.00	.00	.00	.00
CAPITAL ONE BANK	Unsecured	254.00	447.37	447.37	.00	.00
CAPITAL ONE BANK NA	Unsecured	NA	.00	.00	.00	.00
CLEVELAND PUBLIC POWER	Unsecured	2,903.91	NA	NA	.00	.00
CONSUMER PORTFOLIO SERVICES INC	Secured	18,335.96	17,848.38	17,848.38	14,705.54	1,816.90
CONSUMER PORTFOLIO SERVICES INC	Secured	NA	487.58	487.58	476.47	.00
CUYAHOGA COUNTY TREASURER	Secured	13,383.29	10,489.43	10,489.43	10,489.43	2,399.27
CUYAHOGA COUNTY TREASURER	Secured	NA	2,893.86	2,893.86	2,827.89	.00
CUYAHOGA COUNTY TREASURER	Secured	8,191.41	NA	NA	.00	.00
CUYAHOGA COUNTY TREASURER	Secured	2,321.88	999,999.99	1,547.44	1,547.44	.00
CUYAHOGA COUNTY TREASURER	Secured	838.32	999,999.99	558.88	558.88	.00
KOHL'S	Unsecured	74.00	NA	NA	.00	.00
LVNV FUNDING LLC	Unsecured	257.00	293.06	293.06	.00	.00
LVNV FUNDING LLC	Unsecured	434.00	403.29	403.29	.00	.00

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Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
NPRTO OHIO LLC	Unsecured	NA	1,182.45	1,182.45	.00	.00
NPRTO OHIO LLC	Unsecured	NA	.00	.00	.00	.00
QUANTUM3 GROUP LLC	Unsecured	236.00	279.57	279.57	.00	.00
QUANTUM3 GROUP LLC	Unsecured	NA	.00	.00	.00	.00
SANDHU LAW GROUP LLC	Unsecured	NA	.00	.00	.00	.00
TLOA ACQUISITIONS LLC SERIES 2	Secured	2,343.78	2,343.78	2,343.78	2,049.63	916.42
TLOA ACQUISITIONS LLC SERIES 2	Secured	1,138.51	1,138.51	1,138.51	995.63	445.19
TLOA ACQUISITIONS LLC SERIES 2	Unsecured	NA	2,566.34	2,566.34	.00	.00
TLOA ACQUISITIONS LLC SERIES 2	Unsecured	NA	1,357.16	1,357.16	.00	.00

Summary of Disbursements to Creditors:

## Secured Payments:

	Claim Allowed	Principal Paid	Interest Paid
Mortgage Ongoing:	.00	.00	.00
Mortgage Arrearage:	.00	.00	.00
Debt Secured by Vehicle:	18,335.96	15,182.01	1,816.90
All Other Secured:	18,971.90	18,468.90	3,760.88
<b>TOTAL SECURED:</b>	<b>37,307.86</b>	<b>33,650.91</b>	<b>5,577.78</b>

## Priority Unsecured Payments:

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	.00	.00	.00
<b>TOTAL PRIORITY:</b>	<b>.00</b>	<b>.00</b>	<b>.00</b>

## GENERAL UNSECURED PAYMENTS:

11,697.45	.00	.00
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## Disbursements:

Expenses of Administration:	\$4,688.25
Disbursements to Creditors:	\$39,228.69

## TOTAL DISBURSEMENTS:

\$43,916.94

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 11/30/2023

By: /s/Lauren A. Helbling  
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.